GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2016
ANSWERED ON:03.08.2001
PRIME MINISTER`S ROJGAR YOJANA
RAJO SINGH

Will the Minister of FINANCE be pleased to state:

(a) : the number of unemployed youths who have applied for loans under the Prime Minister`s Rojgar Yojana during the last three years in Jharkhand;

(b): the target fixed by each Bank for providing loans under this scheme and the actual amount sanctioned and disbursed by the banks during the above period and the number of youths benefited from it;

(c): the number of applications, which are pending till date in Bihar and Jharkhand and the reasons for delay in sanctioning the loans; and

(d): the steps taken to simplify the loan sanctioning procedure and to resolve the difficulties being faced by the youths in obtaining loans ?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL)

(a) & (b) : According to the information furnished by the Reserve Bank of India, the targetfixed by each bank for providing loans under Prime Minister`s Rojgar Yojana (PMRY), numberof unemployed youths applied for loans under PMRY, No. of beneficiaries, amount sanctioned and disbursed by the Scheduled Commercial Banks during the year 1998-99, 1999-2000 &2000-2001 (provisional) in the State of Bihar including Jharkhand state is indicated in theAnnexure-A,B&C. The separate figures for newly created Jharkhand state are not available with the RBI.

(c): Till date 3257 applications are pending under PMRY in Bihar (including Jharkhand State).The reasons for delay in sanction of loan include borrowers not able to obtain licence/power connection in time to commence the activity, unable to secure premises, delay in completion of pre-requisite formalities for sanction of loan and inadequate training facilities.

(d): Government and RBI has taken the following steps to facilitate obtention of loan under PMRY.

i) Newly married women are exempted from fulfilling residential criteria instead husbands residency criteria is applied to the in-laws of married beneficiaries under PMRY.
ii) Limit for obtention of collateral security has been enhanced to Rs. 5 lakhs in tiny sector.
iii) Ration card has been accepted as proof of residence.
iv) Family income ceiling has been enhanced to Rs. 40,000/- per annum.

ANNEXURE-A

The Statement showing the target, amount sanctioned and disbursed by scheduled commercial Banks in Bihar including Jharkhand under PMRY during 1998-99

(Rs. In Lakhs)

NAME OF THE BANK	Target	No. of Applications Received		Total loan sanctioned	Total Loan Disbursed
	No.	Amount	No.	Amount	
State Bank of India	6245	8880	3368	2783.00	2088 1555.00
State Bank of Bikaner & Jaipur	80	87	33	27.23	33 26.58
Allahabad Bank	1488	1677	777	651.00	624 492.50
Andhra Bank	18	36	6	5.40	

Bank of Baroda 640 706 344 280.00 292 231.00
Bank of India 2064 2906 1215 1005.00 1172 947.00
Canara Bank 745 932 385 185.61 293 172.93
Central Bank of India 2521 3126 1468 1196.00 1280 986.27
Corporation Bank 21 31 8 6.35 5 3.25
Dena Bank 68 48 12 10.25 12 10.25
Indian Bank 144 179 58 46.13 47 35.94
Indian Overseas Bank 98 234 101 83.89 62 44.54
Oriental Bank of Commerce 11 66 32 31.49 32 28.90
Punjab National Bank 3197 3339 1812 1721.26 1433 1175.02
Punjab & Sind Bank 67 103 33 26.15 24 21.84
Syndicate Bank 156 241 81 16.73 35 22.61
Union Bank of India 584 527 366 303.36 308 242.98
United Bank of India 815 459 140 106.07 109 80.67
UCO Bank 1245 1279 553 521.00 460 368.00
Vijaya Bank 64 104 55 45.39 50 43.53
Federal Bank Limited 20 15 5 5.00 5 5.00

Total of Public & Private 20291 24975 10852 9056.31 8364 6493.81
Sector Banks

ANNEXURE-B
The Statement showing the target, amount sanctioned and disbursed by scheduled commercial Banks in Bihar including Jharkhand under PMRY during 1999-2000

(Rs. In Lakhs)

NAME OF THE BANK Target No. of Applications Total loan sanctioned Total loan

Disbursed received

No. Amount No. Amount
State Bank of India 6640 7365 3579 3099.00 2402 1855.00
State Bank of Bikaner & Jaipur 62 108 39 37.63 34 32.07
State Bank of Patiala 4 2
Allahabad Bank 1582 1157 656 629.00 532 411.10
Andhra Bank
Bank of Baroda 680 528 364 287.00 256 215.00
Bank of India 2097 2170 1154 966.00 811 685.00
Canara Bank 792 1132 649 572.56 305 193.64
Central Bank of India 2680 1528 1260 1116.46 1060 855.22
Corporation Bank 21 36 5 3.50 3 2.50
Dena Bank 68 68 3 2.75 3 2.75
Indian Bank 148 157 46 38.51 44 35.93
Indian Overseas Bank 104 163 71 57.84 42 26.87
Oriental Bank of Commerce 26 48 20 15.56 20 15.56
Punjab National Bank 3400 1779 1642 1530.78 1302 1093.57
Punjab & Sind Bank 67 87 12 10.00 6 4.00
Syndicate Bank 255 101 113 71.94 63 49.94
Union Bank of India 624 520 359 320.83 329 271.06
United Bank of India 670 450 223 183.92 153 125.05
UCO Bank 1324 578 483 479.00 321 277.56
Vijaya Bank 68 101 60 54.62 60 52.99
Federal Bank Limited 16 7 7 6.55 7 6.43
Total of Public & Private
Sector Banks 21328 19385 10745 9483.45 7753 6208.24

ANNEXURE-C

The Statement showing the target, amount sanctioned and disbursed by Scheduled Commercial Banks in Bihar including Jharkhand under PMRY during 2000-01

(Rs. In Lakhs)

NAME OF THE BANK	Target No. of Applications		Total loan sanctioned		Total loan Disbursed received	
	No.	Amount	No.	Amount		
State Bank of India	6665	6795	3596	3166.00	2385	1873.00
State Bank of Bikaner & Jaipur	57	110	43	40.09	28	24.34
Allahabad Bank	1592	1655	648	424.00	424	370.20
Andhra Bank	19	24	5	4.37		
Bank of Baroda	690	676	297	262.00	175	118.00
Bank of India	1930	2870	1253	1147.00	602	454.00
Canara Bank	802	1174	673	422.32	270	247.32
Central Bank of India	2718	2088	1230	1353.89	800	636.24
Corporation Bank	21	35	9	6.26	7	5.26
Dena Bank	68	36	11	9.00	11	9.00
Indian Bank	153	167	72	59.46	41	27.35
Indian Overseas Bank	101	232	95	72.54	63	48.59
Oriental Bank of Commerce	22	47	14	11.62	8	6.87
Punjab National Bank	3415	2554	1785	1659.42	852	732.89
Punjab & Sind Bank	77	23	7	6.93	5	5.73
Syndicate Bank	166	261	107	88.64	57	39.82
Union Bank of India	621	704	352	319.67	174	204.06
United Bank of India	676	416	127	106.36	116	86.15
UCO Bank	1324	646	131	125.00	114	104.43
Vijaya Bank	68	75	32	27.92	24	19.16
Federal Bank Limited	12	18	4	3.50	3	2.63
Total of Public & Private Sector Banks	21197	21106	10491	9316.19	6159	5015.04